

Certificate Number: 16339-CAE-DE-037100091
Bankruptcy Case Number: 23-20021



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 11, 2023, at 3:19 o'clock PM EST, Maria Moraes completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: January 11, 2023 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor